SERFF Tracking Number:	RNIC-125802779	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	40163
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy		
Project Name/Number:	CHS-99 Rate Increase/		

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy

SERFF Tr Num: RNIC-125802779   State: ArkansasLH

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

SERFF Status: Closed   State Tr Num: 40163

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Co Tr Num: State Status: Approved-Closed

Filing Type: Rate

Co Status: Reviewer(s): Rosalind Minor

Authors: Kyle Conrad, Brenda Ingram   Disposition Date: 09/08/2008

Date Submitted: 09/04/2008   Disposition Status: Approved-Closed

Implementation Date Requested: On Approval   Implementation Date:

State Filing Description:

General Information

Project Name: CHS-99 Rate Increase   Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval   Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission   Group Market Size:

Overall Rate Impact: 20%   Group Market Type:

Filing Status Changed: 09/08/2008

State Status Changed: 09/08/2008   Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

Life and Health Division

SERFF Tracking Number:	RNIC-125802779	State:	Arkansas	
Filing Company:	Reserve National Insurance Company	State Tracking Number:	40163	
Company Tracking Number:				
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense	
Product Name:	CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy			
Project Name/Number:	CHS-99 Rate Increase/			

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201-1904

RE: Reserve National Insurance Company - NAIC # 68462

FEIN# 73-0661453

Individual Scheduled Benefit Hospital and Surgical Expense Policy Form CHS-99

Dear Ms Minor:

We are submitting copies of rate sheets and a supporting actuarial memorandum in connection with a proposed rate increase on the above-referenced policy form. Form CHS-99 is an individual scheduled benefit hospital and surgical expense policy.

The proposed premiums represent an increase of 20.0% over the present rates on file with your office. This premium rate increase is necessary due to our deteriorating experience as a result of greater than expected incidence of use and higher than expected claims costs.

If this filing is acceptable, please provide us with evidence of approval or filing by your office.

Thank you for your consideration in this matter. Please direct all inquires concerning this filing to the undersigned by mail at the above address, by fax at (405) 840-3426, by telephone at (800) 874-1431 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad

Senior Vice President

and Associate Corporate Counsel

SERFF Tracking Number:	RNIC-125802779	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	40163
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy		
Project Name/Number:	CHS-99 Rate Increase/		

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate Corporate Counsel

6100 N. W. Grand Blvd

Oklahoma City, OK 73118

kconrad@unitrin.com

(800) 874-1431 [Phone]

Filing Company Information

Reserve National Insurance Company

6100 N.W. Grand Boulevard

Oklahoma City, OK 73118

(405) 848-7931 ext. 549[Phone]

CoCode: 68462

Group Code: 215

Group Name: Reserve National

FEIN Number: 73-0661453

State of Domicile: Oklahoma

Company Type: Life and Health

State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	Rate Filing = $50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	$50.00	09/04/2008	22278775

SERFF Tracking Number:	RNIC-125802779	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	40163
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy		
Project Name/Number:	CHS-99 Rate Increase/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/08/2008	09/08/2008

SERFF Tracking Number:	RNIC-125802779	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	40163
Company Tracking Number:			
TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy		
Project Name/Number:	CHS-99 Rate Increase/		

Disposition

Disposition Date: 09/08/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 20% level rate increase on the above policy form. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.

2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.

3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

SERFF Tracking Number:	*RNIC-125802779*	*State:*	*Arkansas*
Filing Company:	*Reserve National Insurance Company*	*State Tracking Number:*	*40163*
Company Tracking Number:			
TOI:	*H15I Individual Health - Hospital/Surgical/Medical Expense*	*Sub-TOI:*	*H15I.001 Health - Hospital/Surgical/Medical Expense*
Product Name:	*CHS-99 Individual Scheduled Benefit Hospital and Surgical Expense Policy*		
Project Name/Number:	*CHS-99 Rate Increase/*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Exhibits	Approved-Closed	No
Rate	CHS Rates	Approved-Closed	Yes